

**BOND INFORMATION STATEMENT
STATE OF SOUTH DAKOTA
SDCL 6-8B-19**

2178645

RECEIVED

AUG 18 2011

Return to: Secretary of State
State Capitol
500 East Capitol
Pierre, SD 57501-5077

S.D. SEC. OF STATE
FILING FEE: \$10.00

TELEPHONE: (605) 773-3537

Every public body, authority, or agency issuing any general obligation, revenue, improvement, industrial revenue, special assessment, or other bonds of any type shall file with the Secretary of State a Bond Information Statement concerning each issue of bonds.

1. **Name of Issuer:** Town of Lebanon, South Dakota
2. **Designation of Issue:** Revenue Bond, Series 2011
3. **Date of Issue:** August 25, 2011
4. **Purpose of Issue:** Wastewater System Improvements
5. **Type of Bond:** Taxable Revenue Bond
6. **Principal Amount and Denomination of Bond:** \$71,550
7. **Paying Dates of Principal and Interest:** Semiannual payments of principal and interest on May 1 and November 1
8. **Amortization Schedule:** See attached schedule
9. **Interest Rate or Rates,
Including Total Aggregate Interest Cost:** Interest Rate: 3.00%
See attached schedule

This is to certify that the above information pertaining to the Town of Lebanon, South Dakota is true and correct on this 25th day of August, 2011.

BY: 
Finance Officer

Amortization

Borrower name TOWN OF LEBANON
Address LEBANON, SD 57455
Loan number

Date		Amount	Payment	Principal	Interest	Remaining Balance
08-25-2011	Fixed Rate	3.000				
08-25-2011	Funding	71,550.00				71,550.00
2011 Totals:			0.00	0.00	0.00	
05-01-2013	Regular Pmt		2,633.20	-1,033.74	3,666.94	71,550.00
11-01-2013	Regular Pmt		2,633.20	1,536.10	1,097.10	71,047.64
2013 Totals:			5,266.40	502.36	4,764.04	
05-01-2014	Regular Pmt		2,633.20	1,561.56	1,071.64	69,486.08
11-01-2014	Regular Pmt		2,633.20	1,567.75	1,065.45	67,918.33
2014 Totals:			5,266.40	3,129.31	2,137.09	
05-01-2015	Regular Pmt		2,633.20	1,608.77	1,024.43	66,309.56
11-01-2015	Regular Pmt		2,633.20	1,616.45	1,016.75	64,693.11
2015 Totals:			5,266.40	3,225.22	2,041.18	
05-01-2016	Regular Pmt		2,633.20	1,652.02	981.18	63,041.09
11-01-2016	Regular Pmt		2,633.20	1,666.57	966.63	61,374.52
2016 Totals:			5,266.40	3,318.59	1,947.81	
05-01-2017	Regular Pmt		2,633.20	1,707.47	925.73	59,667.05
11-01-2017	Regular Pmt		2,633.20	1,718.31	914.89	57,948.74
2017 Totals:			5,266.40	3,425.78	1,840.62	
05-01-2018	Regular Pmt		2,633.20	1,759.14	874.06	56,189.60

11-01-2018	Regular Pmt	2,633.20	1,771.63	861.57	54,417.97
2018 Totals:		5,266.40	3,530.77	1,735.63	
05-01-2019	Regular Pmt	2,633.20	1,812.40	820.80	52,605.57
11-01-2019	Regular Pmt	2,633.20	1,826.58	806.62	50,778.99
2019 Totals:		5,266.40	3,638.98	1,627.42	
05-01-2020	Regular Pmt	2,633.20	1,863.05	770.15	48,915.94
11-01-2020	Regular Pmt	2,633.20	1,883.16	750.04	47,032.78
2020 Totals:		5,266.40	3,746.21	1,520.19	
05-01-2021	Regular Pmt	2,633.20	1,923.79	709.41	45,108.99
11-01-2021	Regular Pmt	2,633.20	1,941.53	691.67	43,167.46
2021 Totals:		5,266.40	3,865.32	1,401.08	
05-01-2022	Regular Pmt	2,633.20	1,982.09	651.11	41,185.37
11-01-2022	Regular Pmt	2,633.20	2,001.69	631.51	39,183.68
2022 Totals:		5,266.40	3,983.78	1,282.62	
05-01-2023	Regular Pmt	2,633.20	2,042.18	591.02	37,141.50
11-01-2023	Regular Pmt	2,633.20	2,063.70	569.50	35,077.80
2023 Totals:		5,266.40	4,105.88	1,160.52	
05-01-2024	Regular Pmt	2,633.20	2,101.19	532.01	32,976.61
11-01-2024	Regular Pmt	2,633.20	2,127.56	505.64	30,849.05
2024 Totals:		5,266.40	4,228.75	1,037.65	
05-01-2025	Regular Pmt	2,633.20	2,167.89	465.31	28,681.16
11-01-2025	Regular Pmt	2,633.20	2,193.42	439.78	26,487.74
2025 Totals:		5,266.40	4,361.31	905.09	
05-01-2026	Regular Pmt	2,633.20	2,233.68	399.52	24,254.06
11-01-2026	Regular Pmt	2,633.20	2,261.30	371.90	21,992.76
2026 Totals:		5,266.40	4,494.98	771.42	

05-01-2027	Regular Pmt	2,633.20	2,301.48	331.72	19,691.28
11-01-2027	Regular Pmt	2,633.20	2,331.27	301.93	17,360.01
2027 Totals:		5,266.40	4,632.75	633.65	
05-01-2028	Regular Pmt	2,633.20	2,369.91	263.29	14,990.10
11-01-2028	Regular Pmt	2,633.20	2,403.35	229.85	12,586.75
2028 Totals:		5,266.40	4,773.26	493.14	
05-01-2029	Regular Pmt	2,633.20	2,443.35	189.85	10,143.40
11-01-2029	Regular Pmt	2,633.20	2,477.67	155.53	7,665.73
2029 Totals:		5,266.40	4,921.02	345.38	
05-01-2030	Regular Pmt	2,633.20	2,517.58	115.62	5,148.15
11-01-2030	Regular Pmt	2,633.20	2,554.26	78.94	2,593.89
2030 Totals:		5,266.40	5,071.84	194.56	
05-01-2031	Regular Pmt	2,633.20	2,594.08	39.12	-0.19
2031 Totals:		2,633.20	2,594.08	39.12	
Loan Totals:		97,428.40	71,550.19	25,878.21	

Printed on: 08-11-2011

Calculation Summary Report

Loan Information

Printed on 08-11-2011 at 11:23 AM

Borrower name TOWN OF LEBANON
Address LEBANON, SD 57455
Loan number

Phone
SSN
DOB

Payment Information

Repayment method	Installment	Accrual method	Actual/360
Amount requested	\$71,550.00	First period accrual method	Actual/360
Number of amortized payments	37	Funding date	08-25-2011
		First payment date	05-01-2013
		Multiple advance	No

Interest Rate Definition

Fixed interest rate 3.000%

HOEPA Status

N/A

Payment Schedule

37 semiannual payments of 2,633.20 beginning 05-01-2013

Calculation Results

Loan amount	\$71,550.00	Charges affecting the APR	
Proceeds	\$71,550.00	Prepaid fees	\$0.00
Amount financed	\$71,550.00	Prepaid odd days interest	\$0.00
Total of payments	\$97,428.40	Number of odd days	
APR	3.032%	Pro rata charge	\$0.00
Maturity date	05-01-2031	PMI	
7 year high payment	\$2,633.20	Prepaid PMI	\$0.00
Charges not affecting the APR		PMI escrow	\$0.00
Credit insurance premiums	\$0.00	PMI renewals	\$0.00
		Single premium PMI	\$0.00
		Total charges affecting the APR	\$0.00

Total miscellaneous fees	\$0.00	Interest	\$25,878.40
		Total finance charge	\$25,878.40

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DAVID A. VON WALD
ATTORNEY-AT-LAW
P.O. BOX 468
HOVEN, SOUTH DAKOTA 57450

Telephone: (605) 948-2550
Fax: (605) 948-2236
E-Mail: dvonwald@venturecomm.net

August 17, 2011

Secretary of State Jason M. Gant
500 East Capitol Avenue
Pierre, SD 57501-5077

Re: CWFCF Loan to Town of Lebanon

Dear Mr. Gant:

Enclosed please find a Bond Information Statement with attached amortization schedule for the above-mentioned matter for filing. Also enclosed is my check in the amount of \$10.00 for the filing fee. Please send a copy of the filed statement back to my office. Thank you.

Sincerely,



David A. Von Wald

DAVW:djz
Enclosures